



Order Filed on May 26, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
STERN, LAVINTHAL & FRANKENBERG, LLC
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Roseland, NJ 07068
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Email: mcozzini@sternlav.com
Attorney for Secured Creditor,
Carrington Mortgage Services, LLC
as servicer for Bank of America, N.A.
By Maria Cozzini, Esq.

In Re:

Trevor A. Anglin

Andrea L. Walker

Debtor(s).

Case No.: 18-26837-ABA

Chapter: 13

Hearing Date:

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

DATED: May 26, 2021



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Trevor A. Anglin & Andrea L. Walker

Case No.: 18-26837-ABA

Caption: Order Resolving Creditor's Certification of Default

Applicant: Carrington Mortgage Services, LLC,
as servicer for Bank of America, N.A
Applicant's Counsel: Stern Lavinthal & Frankenberg, LLC
Debtor's Counsel: Eric Clayman, Esq.
Property Involved ("Collateral"): 2265 Horner Avenue, Pennsauken, NJ 08110

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 6 months, from November, 2020 to April, 2021.
- The Debtor is overdue for 2 payments at \$1,960.89
- The Debtor is overdue for 4 payments at \$1,956.13
- Movant acknowledges receipt of \$5,868.39 while the Motion was pending.
- Less Funds held in debtor(s) suspense \$935.42

Total Arrearages Due \$4,942.49

2. Debtor must cure all post-petition arrearages, as follows:

- Creditor agrees to have the balance of arrearages in the amount of \$4,942.49 placed into the Debtor's Chapter 13 Plan, which amount will be paid to the Creditor over the life of the Plan.
- Beginning on May 1, 2021, regular monthly mortgage payments shall continue to be made in the amount \$1,956.13.

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Debtor: Trevor A. Anglin & Andrea L. Walker

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Caption: Order Resolving Creditor's Certification of Default

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: Carrington Mortgage Services, LLC
P.O. Box 3730
Anaheim, CA 92806
- ✓ Regular monthly payment: Carrington Mortgage Services, LLC
P.O. Box 3730
Anaheim, CA 92806
- ✓ Monthly cure payment: Carrington Mortgage Services, LLC
P.O. Box 3730
Anaheim, CA 92806

4. In the event of Default:

- ✓ If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.
- ☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorney's fees of \$350.00
The fees and costs are payable:
 - ✓ through the Chapter 13 plan.
 - ☐ to the Secured Creditor within _____ days.
 - ☐ Attorneys' fees are not awarded.

In re:
Trevor A. Anglin
Andrea L. Walker
Debtors

Case No. 18-26837-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 26, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Trevor A. Anglin, Andrea L. Walker, 2265 Horner Avenue, Pennsauken, NJ 08110-1758

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Trevor A. Anglin mail@jenkinsclayman.com connor@jenkinsclayman.com
Eric Clayman	on behalf of Joint Debtor Andrea L. Walker mail@jenkinsclayman.com connor@jenkinsclayman.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanette F. Frankenberg	on behalf of Creditor Carrington Mortgage Services LLC as servicer for Bank of America, N.A. cmecf@sternlav.com

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User: admin

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Jeffrey E. Jenkins

on behalf of Joint Debtor Andrea L. Walker mail@jenkinsclayman.com connor@jenkinsclayman.com

Jeffrey E. Jenkins

on behalf of Debtor Trevor A. Anglin mail@jenkinsclayman.com connor@jenkinsclayman.com

Kevin Gordon McDonald

on behalf of Creditor BANK OF AMERICA N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Maria Cozzini

on behalf of Creditor Carrington Mortgage Services LLC as servicer for Bank of America, N.A. mcozzini@sternlav.com

Melissa S DiCerbo

on behalf of Creditor Michigan State Housing Development Authority nj-ecfmail@mwclaw.com nj-ecfmail@ecf.courtdrive.com

Rhondi L. Schwartz

on behalf of Debtor Trevor A. Anglin mail@jenkinsclayman.com

Rhondi L. Schwartz

on behalf of Joint Debtor Andrea L. Walker mail@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14